

NO SOCIETY LEADER

Capital Social Circle Has No
Acknowledged Head.Situation Entirely Different From
That in Other Big Cities—Too Many
Sets of Almost Equal Importance
—Many Clever Women.

Washington.—"Who is the real leader of Washington society?" is a question frequently asked over the tea cups and in the embrasure of club windows when the social season opens. Although never answered, it never fails to excite a discussion in which no two participants are agreed. The late Mrs. Astor's acknowledged supremacy in the New York social world served to draw attention to the fact that the social situation in the capital city is far different from that of New York and that the unquestioned sway of the individual is hardly possible here from the very constitution of society itself. It is different here, in that it possesses several distinct sets and there are persons who are prominent, even leaders in one of these sets who have few affiliations with the others.

This winter's social season at Washington starts with the understanding that there is to be in some sort a re-organization of what in the first president's time was awkwardly called "the republican court"—that is to say, the persons on the invitation list of the White House. Mrs. Taft is re-



Mrs. Taft.

ported as having come to the conclusion that by the exercise of judgment in the bringing of people together the interest and advantage of social assemblages in Washington can be enhanced. She desires to center the leading social group within a restricted but better defined circle. She realizes, of course, that it is not wholly possible to carry out this arrangement at what are termed state receptions, but she hopes to lessen or do away with that spirit of tension and dissatisfaction which has regularly followed in the wake of past entertainments, because of the unwillingness of representatives of different social sets to meet on common grounds. Nevertheless, Mrs. Taft is diplomatically edging away from the pit of snobbery. In fact, she is amplifying the scope and tendencies of the White House as a social center.

There is "the White House set" and the diplomatic, official and army and navy sets. Each has a distinct character of its own. Many individuals there are who possess entrée to all these circles, yet there are also charming women who, having taken their places within one of these cliques, care little for the doings of the others.

The White House Set.

The White House set necessarily changes as the occupants of the White House change. It reflects the personal tastes of the ruler of the nation and of the first lady of the land. Necessarily, also, political expediency can not be wholly left out in arranging many of the White House gatherings, yet the private entertainments more often than not are made up of those who are genuinely congenial to the White House occupants.

Official society takes its cue largely from the White House set, but it also has many activities of its own. Its leaders are drawn from the families of those senators, representatives and other government officials who have social prestige, wealth and the ability to contribute to the gaiety of the social season.

By common consent the set which is largely made up of the diplomats and their wives is the most alluring of all in Washington, especially to the wealthy outsider who comes to make his home in the capital city. The cosmopolitan character of the corps, the easy, good fellowship which prevails among its members and the fact that the duty of a diplomat in Washington consists largely in making himself agreeable to the people of the country to which he is accredited, give to the social doings of the corps a charm which is felt by all who come within the circle. The adherence to precedent in social matters which is of necessity insisted upon by the diplomats has had a considerable influence in establishing for Washington her own official and social precedents.

Within the circle formed by the army and navy men and the feminine members of their households there is an atmosphere of friendship which comes of the fact that not only the men but the women have many experiences in common, having "roughed

it" in western posts or followed the flag in the Philippines. The men and women of "the service" are a law unto themselves, and the social life which they enjoy is as delightful as can be found anywhere.

Each of these sets boasts its own bright particular stars, and from the fact that there are many it seems that from them might arise some leader who would be generally acknowledged as the feminine guide of smart society. Mrs. Meyer, wife of the secretary of the navy, is an official matron often mentioned as a possible leader, whose favorite friends are by choice the members of the diplomatic corps. Mrs. Meyer has done more entertaining for foreign lions than any other matron in Washington. Her dinner companies are made up largely of diplomats and visiting celebrities.

Mrs. Henderson Popular.

Mrs. John R. Henderson is a matron whose name never falls of mention in any discussion of social leaders. She is enthusiastic, broad-minded, fond of society and has wealth and popularity and a vast acquaintance of Washington in her favor.

Mrs. Herbert Wadsworth long since established herself as one of the leading spirits of the Washington smart set. Her Thursday evening receptions, which begin as musicals and are generally followed by dancing, have attained the importance of state functions. The smartest of the smart are bidden to Mrs. Wadsworth's home.

Mrs. Winthrop Murray Crane, wife of the junior senator from Massachusetts, and her sister, Miss Mabel Boardman, are two attractive women whose personalities have made a distinct impression on Washington. Both are born leaders, tactful, sympathetic and resourceful. Miss Boardman last season inaugurated a series of Monday evening receptions which had a big vogue and to which society gladly flocked. It was frequently remarked that these receptions were largely political in personnel, and indeed, Miss Boardman, whose immediate family has no official position, is yet one of the most popular women in official Washington and seems to prefer the company of Uncle Sam's representatives to those of foreign nations.

Mrs. Preston Gibson, one of the youngest matrons in the smart set, has given undeniable evidences of a gift and a desire for leadership, and great things are expected of her by her friends. Mrs. Gibson was Miss Grace McMillan Jarvis, a granddaughter of the late Senator McMillan of Michigan, and spent her girlhood in Washington. She is clever without being a blue stocking. Mrs. Gibson likes the company of artists and men of letters. Her hospitalities have a distinctly artistic flavor and her society is eagerly sought by the lions of the art world.

Addition of Mrs. Hughes.

Mrs. Charles E. Hughes, wife of Associate Justice Hughes, is a delightful addition to the hostesses of the Supreme court circle and one to whom many Washingtonians look forward to the pleasure of meeting the coming season. House choosing was the cause of several visits to Washington in the early summer, and after their selection was made Justice and Mrs. Hughes were among the first of the prominent leaders in their part of Massachusetts avenue to open up their home and to begin at once to get comfortable there. Their residence, 2401 Massachusetts avenue, now adds an important point for conductors of sightseeing tours to expatiate upon as well as for those who "do" that neighborhood in a less conspicuous style.



Mrs. Hughes.

Justice Hughes has fallen into the custom of his colleagues on the Supreme bench in walking home every afternoon from the Capitol. His passage through Dupont Circle, where his youngest daughter—now going on her fourth year—takes her daily airing, is an event for those who lose nothing essential when they stroll about that neighborhood section. The Hughes household consist of Charles E. Hughes Jr., who is at college, and Miss Helen Hughes, who is at Vassar, and two younger girls, and Justice Hughes' mother, Mrs. David T. Hughes. Mrs. Hughes was Miss Antoinette Carter, daughter of the late Walter S. Carter, senior member of the law firm of which her husband was a junior. She studied three years at Wellesley college and two years as a special student at Wellesley college. She is a daughter of the American Revolution and a member of the New York Colonial club and of the New York Society of Mayflower Descendants.

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VERY, VERY
IMPUDENT

By CARL JENKINS

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Judge Cliff was a widower with one child—a daughter, Viola. Colonel Spencer was a widower with one child—a son, Robin. Judge Cliff had a manor house called The Beeches. Colonel Spencer had a manor house called The Elms. The two properties adjoined.

The judge and the colonel were old cronies, but they seldom visited each other at their homes. When they met outside it was "Billy" and "Tom," and the greatest good fellowship. There was no line fence between their properties. At the rear of his grounds the judge had a big chestnut tree. At the rear of his the colonel had the same.

It should have been that the son and daughter of these old cronies were at least friends, but as a matter of fact up to the time that Viola Cliff was nineteen years old, and Robin two years her senior, they had never met. The two families had not been neighbors over a year, and the young folks were away at college and boarding school. Sometimes the judge had said to the colonel:

"Colonel, you have a son, I believe?"

"Yes, fine boy. Judge, you have a daughter, I believe?"

"Yes, fine girl."

And that was all the two old cronies knew of each other's offspring. The judge would have moved into the city for the winter in September, but for a whim of the daughter's. She wanted to wait for the chestnuts to ripen. The trees were loaded, but she must wait for the frosts to ripen the nuts and bring them pattering down. She had never gathered chestnuts.



"Well!" Queried the Young Man.

She had never eaten chestnuts gathered under her own tree.

"Nonsense, my dear—all nonsense," the father had replied, but she had had her way just the same.

There had been three frosts, and now the wind was blowing merrily. That meant chestnuts would be falling—brown, fat chestnuts to be eaten on the spot or taken home and roasted.

A hasty breakfast was eaten, and Miss Viola donned an old dress, hunted up her shabbiest hat, and set off for the trees with a basket on her arm. Yes, the frost had done its work. There were heaps and heaps of chestnuts lying on the ground, and more peeping down with every gust.

When there are two big chestnut trees standing within twenty feet of each other, each loaded with fruit, is it a poor girl to think of dividing them? Is she to remember that there is such a legal phrase as trespass? Must she hesitate over picking up the fattest and brownest? Not at all. Of course she skips from tree to tree and back again, and if thought of property rights enters her head at all she mumbles to herself that the law can go hang. If she were the daughter of a judge, as was the case in this instance, she would accompany the murmur with a defiant toss of the head.

The wind blew—the chestnuts rattled down—Miss Viola gathered and devoured. And then came the accident. In passing from tree to tree in such a way that she was held as fast as if caught in the "frog" of a railroad switch. It seemed a trifling thing at first, but after five minutes she had to realize that she was a prisoner until aid should come. Standing there, with a splitting or support, she uttered a splitting or support.

Then she uttered another and another. It was forty rods to the house, and her father deaf in one ear. The falling chestnuts were peppering her hat, and the situation was looking serious, when a young man came into view.

He had a basket on his arm. He was also after chestnuts. He also had a club in his hand, as if expecting to find trespassers. He came around the corner of a thicket and halted within ten feet of the prisoner. She was on land that did not belong to her. She had gathered chestnuts belonging to some one else. In a hesitating way the young man removed his hat. In a hesitating way the young lady bowed.

"Well!" queried the young man.

"Caught by the foot!" laughed the young lady.

"You are on my father's land."

"Yes? Then you must be the son of Colonel Spencer?"

"Yes, and you—"

"Oh, I stop at Judge Cliff's. Funny how I got my foot caught. I guess you'll have to help me."

"H'm. You stop at Judge Cliff's, eh? You mean you are employed there?"

"That's it," answered Viola, realizing that her second-best clothes had deceived him.

"Parlor maid?"

"Sometimes, and sometimes assistant to the cook. They get all the work out of me they can."

"And the judge's daughter—she is home?"

"Yes, but I wish she weren't. She's snippy and bossy. She wants everything her own way. She had the furniture all changed about before she had been home an hour."

"I have heard that she is very good looking."

"Not nearly so good looking as I am. And she hasn't got my grit, either. If she were out here, caught by the foot, she'd be crying like a baby."

"Young lady you are pretty free with your criticisms," observed the young man as he tossed away his club.

"I'm glad you didn't hit me with that," was the reply. "If there's anything I hate it's to be walked over the head with a club. Aren't you going to release me?"

"Of course."

"If it's any trouble to your lordship—"

"Yes, fine girl."

He bent down and pried the roots apart and she was free. As he rose up he put on a stern look and said:

"You are a very, very impudent girl. I wonder that they keep you about the house."

"Oh, you do? Well, I can tell you. It's to give it tone. Did you ever see the judge's daughter?"

A few times, at a distance, but we will not discuss her. I ought to confiscate your basket, as you are a trespasser, but you can take it and go. Don't break the law again."

"But when a gentleman has made a hero of himself by rescuing a young lady, even if she is an assistant cook, shouldn't he see her home? Shouldn't he walk beside her and be ready to catch her if she stumbles?"

"I—I guess you will get along all right. You see—"

"Yes, your lordship, I see," finished the girl, and she picked up her basket and tripped away.

"Impudent—very, very impudent," muttered the young man as he watched her disappear.

And it was four weeks later that they faced each other in the judge's city residence, where young Mr. Spencer had dropped in with his parent to call on the father and be introduced to the daughter.

"Why—why—" began the young man, as he stared at the young lady before him.

"Why—why not?" she replied with a laugh. "You didn't hit me with that club, and you released me and didn't have me arrested, and even if you didn't see me home I'm charmed to meet you."

"Eh, eh? Something here, Billy," chuckled the father.

"Looks like it, Tom, old boy," was the reply.

And a long time later, when the colonel hinted to the judge that his son was going to call on him to ask a very delicate question, the judge smiled and answered:

"About chestnuts? It's an old thing but we must have them in the family. Billy—we must have them."

The Game of Life.

Life is a game, we say, and from time to time we urge one another to play the game fair and to a finish.

In this reference, we must remember that the zest of a game consists in one's skill to overcome opposition. An opponent who fails to call forth our best endeavor deadens all interest in the sport, whatever it may be. A one-sided contest means lose playing and flagging zeal; on the other hand, the more skilled and alert an adversary, the more resourceful and aggressive our game. In the contests of life where there is no worthy competitor, there can be but slight achievement and little glory. The uphill game, however, which is won through no adventitious aid of favor or of fortune, but solely upon its merits and by stubborn persistence, brings a glow of satisfaction which is wholly unknown in the triumph of an easy victory. We do not care to play with a novice, we demand the rigor of the game, and free scope for the display of our powers. It is possible, therefore, to meet the opposition which life holds for us. In the spirit of adventure, and, like the knights of old, ride forth to meet the foe with high hope and the joy of battle in our heart.—Atlantic Monthly.

The "Yankee" Lawyer of Nicaragua.

One of the classmates of President Taft at Yale is to be the next minister to Washington from Nicaragua. He is Senator David Arrellano, of Granada, one of the most prominent and wealthy lawyers of his country. Senator Arrellano is known as the "Yankee" lawyer of Nicaragua because he is the most thoroughly Americanized man in the country and speaks English with as great fluency as his native tongue. He is a man of great stature and weight and seldom walks when in his home city. After his graduation at Yale with Mr. Taft he took a law course at Harvard University and spent some time in New York in law offices.

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EDITOR'S EXCHANGE

Mrs. Warren B. Brown, Editress.

Contrary to reports we are glad to note that the Booster Editor of the West Coast Magazine are both alive and flourishing. A message comes from Los Angeles saying he was neither dead nor dying, and furthermore he would be a bigger booster than ever in 1911, and he has decided to eat ginger cake daily and wash it down with a glass of ammonia. That ought to make him "go some". We are happy to note that the report is not true, for boosters are scarce.

We wish the Editor of the flourishing West Coast Magazine a very prosperous New Year.

THE PLAYGROUND.

Tourists visit the children's playgrounds in San Francisco in automobiles and watch the children's games for hours.

Do you remember when you were a boy or girl and dug in the sand, or baked mud pies in the open air and return home with rosy cheeks?

Richmond women's clubs and every lodge organization speak in great favor of Richmond's children's playground. Let the people change the immaterial to the material.

The child's motor activity calls into full play the larger use of all muscles of his body, and it can only get this on the playground in all around games during the child growth. This exercise is needed.

The public playground would justify itself alone upon the fact that it cuts out evil associations. But it does more than that. It changes harmful thoughts and habits into normal healthful ones. Philanthropists could do no better thing than to buy and endow in the congested districts of the cities, playgrounds for the children. They are needed more than libraries.—S. F. Daily News.

All the Richmond banks are in a prosperous condition.

Roraback & Chandler, popular grocers, it is reported, have sold to an eastern merchant.

Frank Thole, the real estate broker may soon secure another factory.

Superintendent S. Berndt of the California Wine Association has a good treatment for la grippe.

Philpott Dry Goods Co. have a large trade from all parts of Richmond, San Pablo and Siete.

Paul Glaser has completed the store near the Florin block, and is now engaged on the new theatre at Eleventh st. for Mrs. Helms and is about to erect another on the Conley property. Next!

J. O. Barker has finished a residence for C. F. Parker on Fourth street and another for Ben Spagnoli near East Macdonald ave. Barker always has work because he works more and talks less.

H. L. Penry has, among others, completed the brick and cement contract on the Neill building and his work is A. 1. Like other contractors Penry never goes to sleep on the job. He rushes his work and that is why he is always employed.

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WE WANT THEM
IF YOU WANT
SNAPS
WE HAVE THEM
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This bank was organized chiefly by Clinton E. Worden, Esq., and Charles J. Crary, of this city, both experienced in banking from the ground floor. This bank represents the combination of financial interests of a group of men representing large wealth, and a diversity of great corporate interests who are investing their money in this city; who can do things; who will develop a city in every artery of commercial resource.

This bank, starting business in a temporary location on Macdonald-ave., moved to its permanent home, announcing its "at home" in the local press, for "Wednesday, December 21, 1910." The removal was made in record time. At 1 p. m., temporary bank closed and removal began; 2 p. m., removal ended and adjustment in the bank started; 4 p. m., adjustment ended and bank ready for business, in the general building of The First National Bank, with the front elevation on Macdonald-ave. and side elevation on Sixth-st., Class A, two-story, cost, including the interior and exterior appointments, \$50,000.

The building is constructed of Roman brick of reddish brown tinge, with mortar to match and raked out joints; base of sandstone, vertical grooves, and cornice and doors of copper.

Second story finished in dark cement floors, each room with wardrobe and wash basins, glass plate. The interior of bank is in dull finish mahogany wood work; beam ceiling, Vermont marble wainscoting with verde antique marble base; black marble deal plates; spun brass finish hardware, locks, girdles and chandeliers; all plate glass windows and inside beveled, leaded French plate glass in partitions; vault front all marble.

A room especially for use of depositors with tables; banking room with steel cages for accountants; president's office, office of cashier, and the directors' room; the vault of heavy concrete with twisted corrugated steel bars running both ways about one foot apart each way; Mosler double door and structure of chrome steel, two time locks and vault lined with steel; inside a Mosler manganese round safe; also safe deposit boxes.

The furniture is of mahogany, the floors of the lobby are of tile laid in unique design; the work-room is covered with battleship linoleum and the office floors are covered with most expensive carpet. Perfect ventilation, light and heat are maintained and the building is sanitary throughout. The chandeliers are large globes, dull translucent. The safe deposit vault is surrounded by an alley way that is lighted all night. Over the ves-

BEST SHOES

We Sell
The Best All Leather Shoes
IN RICHMOND. ALL GOODS IN
THIS STORE ARE
Strictly New Fashions
L-A-T-E-S-T
FOR MEN ONLY
Linville Bros. & Co.
Macdonald Ave., at Sixth St.

NOTICE.

To whom it may concern: I will not be responsible for any debts of my wife, Mrs. Bessie Baird, who has left my bed and board.
Richmond, Cal., Oct. 17, 1910.
J. O. BAIRD.

BANK OF RICHMOND

General Bankers
President, Wm. Minter
Vice President Wm. Belding
Cashier, Waverley Starkey
Issues Bills of exchange available throughout the United States

L. Migel of the Bargain Emporium made 250 children happy last Monday by giving that number each a present.

TAFT & PENNOYER

Annual Muslin Underwear Sale

10 Per Cent to 50 Per Cent Reduction on MANY GARMENTS
UNDER GARMENTS of beauty, style, quality and perfect finish for women, misses and children in GOWNS, SKIRTS, DRAWERS, COMBINATIONS and EXTRA SIZE GARMENTS. A SPECIAL LINE OF FINE UNDERWEAR MARKED AT 25 PER CENT TO 50 PER CENT REDUCTION MAKES AN ADDED ATTRACTION TO THIS SALE. Each and every garment is standard size, full length, with hems correctly proportioned. A selection to suit the most discriminating in taste and yet very moderate in price.

Gowns at 10 Per Cent Reduction.

An immense range of GOWNS in high, round, square and V neck styles, ranging from \$1.00 to \$30.00. ALSO A SPECIAL LINE OF FINE GOWNS AT 25 PER CENT TO 50 PER CENT REDUCTION.

Skirts at 10 Per Cent Reduction.

A large and beautiful variety of SKIRTS in embroidery and lace effects up to \$27.50. Specially good values in SKIRTS at \$2.75, \$3.00, \$3.50, \$5.00. ALSO A SPECIAL LINE OF FINE SKIRTS MARKED AT 25 PER CENT REDUCTION.

DRAWERS at 50c, 60c, 75c, \$1.00 up to \$2.50
CORSET COVERS at 25c, 50c, 60c, 75c up to \$1.50
ALL THREE-PIECE COMBINATIONS MARKED DOWN TO COST
COMBINATION GARMENTS at \$1.25, \$1.50, 1.75 up to \$20.00

Imported Underwear at 10 Per Cent Reduction.

New importations of AUSTRIAN and FRENCH UNDERWEAR in immense variety included in this sale, comprising CHROMES, GOWNS, DRAWERS, CORSET COVERS and THREE-PIECE SETS. A SPECIAL LINE OF FRENCH UNDERWEAR MARKED AT 25 PER CENT REDUCTION.

Children's and Misses, Muslin Underwear at 10 Per Cent Reduction.

We make a special feature of quality UNDERGARMENTS FOR CHILDREN—

Children's Drawers at 35c, 50c, 60c, up to \$2.00
Children's Skirts at 60c, 75c, \$1.00 up to \$1.50
Children's Waist Skirts at 60c, 75c, \$1.00 up to \$1.75
Children's Gowns at 75c, \$1.00, \$1.25 up to \$1.75
Children's Combination and Princess Slips, Children's White Mother Hubbard Dresses, 60c and prices to \$20
Children's White French Dresses at \$1.25 up to \$3.50

Suit Department.

OUR ANNUAL CLEARANCE SALE OF

SUITS AT ONE-HALF PRICE COATS AT ONE-HALF PRICE.
COATS AT ONE-HALF PRICE. DRESSES AT ONE-HALF PRICE.
SKIRTS AT ONE-HALF PRICE. EVENING GOWNS AT 1-2 PRICE.
EVENING COATS AT 1-2 PRICE.
Linen Suits and Cotton Dresses Reduced One-Third to One-Half.

Ladies' Waists.

OUR BIG ANNUAL SALE OF WAISTS IS NOW GOING ON—WAISTS, SWEATERS, KIMONOS AND DRESSING SACS—Every garment in the department subject to reduction.

Infants' Long White Dresses at 60c, 75c, \$1, 1.25 up to 27.50
Infants' Long White Skirts at 60c, 75c, \$1.00 up to \$3.00
Infants' Hand-Made Dresses \$1.75, \$2.00 up to \$37.50
Lingerie Waists, formerly \$4.50, now \$2.50
Lingerie Waists, formerly \$6.00, now \$3.50
Lingerie Waists, formerly \$9.00, now \$5.00
Lingerie Waists, formerly \$12.50, now \$7.50
Lingerie Waists, formerly \$15.00, now \$10.00
Lingerie Waists, formerly \$17.50, now \$12.50
Lingerie Waists, formerly \$20.00, now \$15.00
Sweaters, formerly \$6.75, now \$4.50
Sweaters, formerly \$7.50, now \$5.00
Sweaters, formerly \$9.00, now \$6.00
Sweaters, formerly \$12.50, now \$8.50
Sweaters, formerly \$17.50, now \$11.00
Children's Sweaters, formerly \$3.50, now \$2.50
Tailored Shirtwaists—Entire Stock Subject to 25 per cent discount.
Tailored Wool Waists—10 per cent discount.
Imported Dressing Sacs—50 per cent discount.
Kimonos and Sacs 10 per cent discount.

New Year's Horns and Noise Makers.

A VERY FINE ASSORTMENT OF HORNS, RATTLES, SERPENTINES, CONFETTI, ETC., FOR THE NEW YEAR'S CELEBRATION—MANY NEW NOVELTIES FROM FRANCE AND ENGLAND IN MASQUERADE AND GROTESQUE THINGS.

TOY DEPARTMENT, THIRD FLOOR.

Clay St., 14th & 15th, Oakland

TOWN TALK

tibule is the copper name plate and on each side is also a copper name plate with an electrolier over each, and four others mounted on two steel poles at the sidewalk.

Visitors say that "The First National Bank of Richmond" compares very favorably with any first class bank in the west. Its officers are: Clinton E. Worden, president; Luther D. Dinm, vice president; Charles J. Crary, cashier; W. P. Clarke, assistant cashier and L. G. Bouzagni, book-keeper.

Subscribe for the TERMINAL. Richmond has industry all around and business in the middle.

The plans are ready for the erection of the Santa Fe concrete depot and Harvey restaurant, so it is said, and you know where it will be built, of course.

Linville Bros. & Co. are having a big holiday trade because their goods are new.

A choice 50 foot corner at Twenty-First-st. and Macdonald-ave., also same frontage at Macdonald-ave. and Twenty-Second-st. sold at a good figure yesterday—the former for a hardware store and apartments and the latter for a three-story apartment house to be erected at once.

H.C. Capwell Co.

THE LACE HOUSE
12th AND WASHINGTON STS.
OAKLAND.

OUR 22ND
ANNUAL CLEAR-
ANCE CAMPAIGN
Opens 8:30 A.M.
TUESDAY
January 3

This is the big New Year's event eagerly awaited by the women of Alameda county because it has been so often proved that at special sales as well as in regular trading, shoppers can, in their all-the year round purchasing do better in Oakland than in any other city around the bay.

A most satisfactory year's business, closing with an immense Holiday trade, has resulted in more broken lines, surplus stocks and good goods slightly soiled than ever before.

During January, all these "regular" goods will be offered at "special" prices that will furnish numerous daily surprises.

See daily papers for details.

THE FIRST NATIONAL BANK OF RICHMOND, CALIFORNIA.

ANNUAL MEETING.

THE REGULAR ANNUAL MEETING of the stockholders of THE FIRST NATIONAL BANK OF RICHMOND, CALIFORNIA, will be held at its banking rooms, Richmond, California, on Tuesday, the Tenth day of January, 1911, at 10 o'clock A.M., for the purpose of electing a board of directors to serve for the ensuing year, and for the consideration and transaction of any other business that may be brought before the meeting.

Charles J. Crary, Cashier.
First publication, December 10, 1910.
Last publication, January 7, 1911.

NOTICE TO CREDITORS.

IN THE MATTER OF THE ESTATE of Cornelius Cronin, Deceased.

Notice is hereby given by the undersigned, Administrator of the estate of Cornelius Cronin, deceased, to the creditors of, and all persons having claims against the said deceased, to exhibit them, with the necessary vouchers, within four months after the first publication of this notice, to the said Administrator at the law office of A. B. McKee, in the town of Martinez, Cal., the place of business in all matters connected with said estate.

Dated December 10, 1910.
MARTIN W. JOOST,
Administrator of the estate of Cornelius Cronin, deceased.

First publication, Dec. 21, 1910.
Last publication, Jan. 21, 1911.

CURRENT GOSSIP.

Gas inspections are cut out.
Everything in Ladies' wear at Philpott Dry Goods Co.

FREE!

One Large Photo

With every dozen

CABINETS

Mothers: Bring your darling in and have your pictures taken at

DAMMAND'S

AMERICAN Cleaning Co.

Telephone 4521
W. G. Mayer, Manager

WORK called for and delivered. Suits cleaned and pressed weekly. \$1.50 a month.

1116 Macdonald Ave.

RICHMOND RESTAURANT

614

Macdonald Avenue
PHONE 4661

Bert Curry

Undertaker
Embalmer

Park Place
Prompt Service
DAY OR NIGHT
DAY OR NIGHT PHONE 4291

Gaining in popularity every day because it deserves it

Old Gilt Edge Whiskey

Rye or Bourbon

CITY GROCERY

Roraback & Chandler, Props.
1224 Macdonald Ave.

Butter, Eggs, Milk,
Cream, Buttermilk, Etc.

Give us next order

TRY

Red Seal MALT TONIC

F. W. Westdahl, Agent

Otto Ludewig

We give you prompt service, fine quality,
Good satisfaction and your money's worth

RICHMOND MARKET, Phone 234 512 Macdonald Avenue
CENTRAL MARKET, Phone 4251 1122 Macdonald Avenue
STANDARD MARKET, Phone 2026 134 Washington Avenue

REAL ESTATE

Only a few good homes left on easy terms. Close to the car line. They are going fast. BETTER HURRY.

R. J. LIPE, 1150 Sixth St.

If you want to sell your property quick list it with R. J. LIPE, 1150 Sixth St.

R. J. LIPE

Terminal for Ads



MARKETING by TELEPHONE

OUR FAITHFUL Bell Telephone, always at your elbow, steadily increases in usefulness. It does a score of errands while a messenger is doing one. You come to accept telephone service as a matter of course. Like the air you breathe or the water you drink.

Your Bell Telephone performs these daily services of neighborhood communication, and it does more—it is a unit in the universal system and enables you to reach any one any time within range of the Long Distance Service.

The Pacific Telephone & Telegraph Co.
Every Bell Telephone is the Center of the System.



